

Principi E Metodi Di Simulazione Discreta Universit Degli Book

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canadian financial institutions have been in rapid change in the past five years in response to these changes the department of finance issued a discussion paper the regulation of canadian financial institutions in april 1985 and the government intends to introduce legislation in the fall this paper studies the combination of financial institutions from the viewpoint of ruin probability in risk theory developed to describe insurance companies 1 2 3 4 5j the ruin probability of a company with initial reserve capital u is $6 1 7 f_3 u 1j u h_6 e h_6 1$ here we assume that claims arrive as a poisson process and the claim amount is distributed as exponential distribution with expectation l is 6 is the loading i e premium charged is $1 6$ times expected claims financial institutions are treated as insurance companies the difference between interest charged and interest paid is regarded as premiums loan defaults are treated as claims

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